

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: ESPOSITO, FRANK	§	Case No. 08B-15424
ESPOSITO, LUCILLE	§	
	§	
Debtors	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION (NFR)

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DAVID GROCHOCINSKI, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications.

<i>The Final Report shows receipts of</i>	\$ <u>378,618.52</u>
<i>and approved disbursements of</i>	\$ <u>267,218.39</u>
<i>leaving a balance of</i>	\$ <u>111,400.13</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
<u>IL DEPT OF EMPLOYMENT SECURITY</u>	\$ <u>2,078.88</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	<u>DAVID GROCHOCINSKI, TRUSTEE</u>	\$ <u>20,680.22</u>	\$ <u>100.00</u>
<i>Attorney for trustee</i>	<u>GROCHOCINSKI , GROCHOCINSKI &amp; LLOYD, LTD.</u>	\$ <u>5,275.00</u>	\$ <u>78.80</u>
<i>Appraiser</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Auctioneer</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Accountant</i>	<u>SCOTT, HOREWITCH, PIDGEON &amp; ABRAMS, LLC</u>	\$ <u>1,530.00</u>	\$ <u></u>

<i>Special Attorney for trustee</i>	_____	\$ _____	\$ _____
<i>Charges,</i>	U.S. Bankruptcy Court	\$ _____	\$ _____
<i>Fees,</i>	United States Trustee	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i> _____	\$ _____	\$ _____
<i>Attorney for</i> _____	\$ _____	\$ _____
<i>Accountant for</i> _____	\$ _____	\$ _____
<i>Appraiser for</i> _____	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$133.74 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>001</u>	IL DEPT OF EMPLOYMENT SECURITY	\$ <u>133.74</u>	\$ <u>133.74</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 652,592.33 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 12.5 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
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<u>002</u>	<u>CHASE BANK USA</u>	\$ <u>345.93</u>	\$ <u>43.22</u>
<u>003</u>	<u>FIRST AMERICAN BANK</u>	\$ <u>138,221.28</u>	\$ <u>17,263.95</u>
<u>004</u>	<u>DISCOVER BANK/DFS</u> <u>SERVICES LLC</u>	\$ <u>14,749.15</u>	\$ <u>1,842.18</u>
<u>005</u>	<u>COMERICA BANK</u>	\$ <u>499,275.97</u>	\$ <u>62,359.99</u>

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

The trustee's Final Report and all applications for compensation are available for inspection at the Office of the Clerk, U.S. Bankruptcy Court:

Clerk of U.S. Bankruptcy Court  
219 S. Dearborn Street  
Chicago, IL 60604

If local court rules so require, the following procedure for objecting must be followed:

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days of the date of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 on 09/11/2009 in Courtroom 4016, United States Courthouse, DuPage County Courthouse  
505 N. County Farm Road  
DuPage, IL 60187.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date: 08/05/2009 By: /s/DAVID GROCHOCINSKI, TRUSTEE  
Trustee

DAVID GROCHOCINSKI, TRUSTEE  
1900 RAVINIA PLACE  
ORLAND PARK, IL 60462

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 5 of 5

# CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 08-15424

User: dpruitt  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 26

Date Rcvd: Aug 06, 2009

The following entities were noticed by first class mail on Aug 08, 2009.

db/jdb +Frank Gennaro Esposito, Lucille Esposito, 779 Glenbard Road, Glen Ellyn, IL 60137-6364  
aty +Ariane Holtschlag, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,  
Orland Park, IL 60462-3760  
aty +David E Grochocinski, Grochocinski & Grochocinski, 1900 Ravinia Place,  
Orland Park, IL 60462-3760  
aty +David P Lloyd, Grochocinski, Grochocinski & Lloyd, 1900 Ravinia Place,  
Orland Park, IL 60462-3760  
aty +Kathleen McGuire, Grochocinski, Grochocinski & Lloyd, Ltd, 1900 Ravinia Place,  
Orland Park, IL 60462-3760  
aty +Richard D. Grossman, Richard D Grossman Law Offices, 225 West Wacker Drive, 20th Floor,  
Chicago, IL 60606-1224  
tr +David E Grochocinski, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,  
Orland Park, IL 60462-3760  
12330752 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance Corp, P O Box 5308, Elgin, IL 60121-5308)  
12330753 AT&T, P O Box 8212, Aurora, IL 605728212  
12330754 +Avaya, 3795 Data Drive, Norcross, GA 30092-6533  
12424942 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
12330755 City of Chgo Dept of Water, Bureau of Billings & Customer, P O Box 6330,  
Chicago, IL 60680-6330  
12330756 +Comerica, 1717 Main Street, Dallas, TX 75201-4612  
12927055 +Comerica Bank, Kurt M Carlson etal, 191 N Wacker Drive Ste 1800, Chicago IL 60606-1631  
12330759 +FJN Properties, 2121 West Army Trail Rd, Addison, IL 60101-5612  
12330758 +First American Bank, Lebow Malecki & Tasch LLC, 1200 Jorie Blvd Suite 329,  
Oak Brook IL 60523-2283  
12330760 +Goldman and Grant, 205 West Randolph, Chicago, IL 60606-1867  
12330761 +IL Dept of Employment Security, 33 South State Street, Chicago, IL 60603-2808  
12330764 +Kurt M Carlson, 200 S Wacker Drive, Suite 3000, Chicago, IL 60606-5815  
12330762 +NCO Financial Services, 507 Prudential Road, Horsham, PA 19044-2368  
12330763 +Nigro & Westfall PC, 1793 Bloomingdale Road, Glendale Heights, IL 60139-2187  
12330751 +Richard D Grossman, 225 West Wacker Drive, 20th Floor, Chicago, IL 60606-1224  
12330765 +Wells Fargo Bank, Andrew J Nelson, Pierce & Associates PC, 1 North Dearborn Ste 1300,  
Chicago IL 60602-4331  
12330767 +Wexler & Wexler, 500 W Madison #2910, Chicago, IL 60661-2587

The following entities were noticed by electronic transmission on Aug 07, 2009.

12330757 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 07 2009 07:31:18 Discover Card,  
P O Box 15192, Wilmington, DE 19850-5192  
12871298 +E-mail/PDF: mrdiscen@discoverfinancial.com Aug 07 2009 07:31:18 Discover Bank/DFS Service LLC,  
PO Box 3025, New Albany, OH 43054-3025

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12330766 Carol Stream, IL 60197  
12330749\* +Frank Gennaro Esposito, 779 Glenbard Road, Glen Ellyn, IL 60137-6364  
12330750\* +Lucille Esposito, 779 Glenbard Road, Glen Ellyn, IL 60137-6364

TOTALS: 1, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2009

Signature: \_\_\_\_\_

*Joseph Speetjens*